



American Financial Services Association

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The Market Funded Lending Industry

March 7, 2006

Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429
Attention: Comments/Legal ESS – Room 3060

Dear Mr. Feldman:

Per the Federal Deposit Insurance Corporation's (FDIC) Press Release regarding the Application for Deposit Insurance for Wal-Mart Bank, I am requesting the opportunity for the American Financial Services Association (AFSA) to make a presentation in Washington, D.C on either April 10 or April 11, 2006.

Bob McKew, General Counsel, will be making the presentation on behalf of AFSA and its member companies, a number of which own and operate industrial banks and industrial loan companies.

I look forward to the FDIC accommodating my request and Mr. McKew can be reached via phone at 202-466-8606, via email at remckew@afsamail.org, via office location at 919 18th Street, N.W., Suite 300, Washington, D.C.

Sincerely,

A handwritten signature in black ink, appearing to read "H. Randy Lively", is written over a circular stamp that is partially visible.

H. Randy Lively
President and CEO